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"CRY ALOUD AND SPARE NOT."

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INSURANCE

Meeting Called of all Tennessee Policy Holders in Mutual Companies for December 20

Some weeks ago I suggested through the press that Tennessee policyholders of mutual life insurance companies exercise their right to participate in the management of the companies in which they are insured by attendance at the annual meetings of policyholders in person, or by adopting some means of selecting one or more policyholders from this State to attend such annual meetings on behalf of themselves and other Tennessee policyholders.

I have received from many policyholders expressions of approval of my suggestion; and they have requested me to call a meeting for the purpose of effecting an organization so that all Tennessee policyholders who desire may be represented at the policyholders annual meeting of the various companies.

In compliance with their request I have selected Wednesday, December 20, at the date of this meeting; and hereby call it 11 a. m. of that date at the State Capitol. I suggest that every citizen of Tennessee holding a policy in a mutual life insurance company attend the conference if possible. I rather suggest that these policyholders in mutual companies who are unable to attend, communicate with me and that each give his name and address and the name of his company or companies. I will turn over each of these letters to the committee that may be selected for the company in which the writing policyholder is insured.

In order to emphasize the importance of this movement, it is only necessary to say that the amount of life insurance carried by people in this State in the legal reserve life insurance companies doing business in the State amounts to \$122,000,000. The amount carried in the various mutual companies is approximately \$70,000,000. The equities to which the holders of these policies are entitled amount of several millions of dollars. In this connection I desire to call attention to the fact that every policyholder insured in a mutual company is entitled to participate in its management, and it is prudent for his own protection that his vote should be cast at the policyholders annual meeting either by person or by some one in whom he has utmost confidence. I believe that the best interests of Tennessee policyholders would be subserved most effectively by a citizen or citizen of this State whom the policyholders themselves had selected.

In urging the importance of attendance at this conference I want to say that, as your insurance commissioner, I am doing and shall continue to do, everything in my power under the law in the interest and for the protection of Tennessee policyholders, but the obligation resting upon the policyholders themselves in the mutual companies to exercise a voice in the management of their companies through the regular annual meetings can only be discharged by them.

At the conference policyholders of all companies will first meet together and take such action as they may deem advisable but I suggest that after the general calculation the policyholders of each company perfect a separate organization and elect their own representatives.

I respectfully request that the press of the state make publication of this call for the benefit of the policyholders in each county.

The mutual life insurance companies now authorized to do business in Tennessee together with the number of policyholders and amount of insurance in force in this State December 31, 1904, are as follows:

Franklin Life Insurance Company 546 Policies \$810,983 Insurance.
Fidelity Mutual Life, 1078 policies \$2,241,742 insurance.
Mass. Mutual Life, 1773 policies \$3,461,346 insurance.
Mutual Benefit, 4629 policies \$10,972,592 insurance.

592 insurance.
Mutual Life, N. Y. 6763 policies \$13,812,671 insurance.
National Life, Vt. 746 policies \$1,426,816 insurance.
New York Life, 7917 policies \$16,709,854 insurance.
Northwestern Mutual Life, 3629 policies \$9,709,138 insurance.
Penn. Mutual, 2076 policies \$4,145,848 insurance.
Phoenix Mutual, 881 policies \$1,760,837 insurance.
State Life Indiana, 545 policies \$1,162,500 insurance.
State Mutual Life Mass. 77 policies \$212,678 insurance.
Security Mutual Life, 478 policies \$856,634 insurance.

Respectfully,
REAU E. FOLK.

State Treasurer and Insurance Commissioner.

\$100 Reward, \$100.

The readers of this paper will be pleased to learn that there is at least one dreaded disease that science has been able to cure in all its stages, and that is Catarrh. Hall's Catarrh Cure is the only positive cure now known to the medical fraternity. Catarrh being a constitutional disease, requires a constitutional treatment. Hall's Catarrh Cure is taken internally, acting directly upon the blood and mucous surface of the system, thereby destroying the foundation of the disease, and giving the patient strength by building up the constitution and assisting nature in doing its work. The proprietors have so much faith in its curative power that they offer One Hundred Dollars for any case that it fails to cure. Send for list of testimonials.

Address F. J. CHENEY & Co., Toledo, Ohio.

Sold by all Druggists, 75c.

Take Hall's Family Pill for constipation.

Stockholders Meeting.

The stockholders of the First National Bank will meet at this banking house in Lawrenceburg, Tenn., Tuesday Jan. 9, 1906 for the purpose of electing a board of directors for the ending 12 months and for the transaction of such other business as may come regularly before them.

JAS. T. DUNN, Cashier.

Coughing spell Caused Death.

"Harry Duckwell, aged 25 years choked to death early yesterday morning at his home, in the presence of his wife and child. He contracted a slight cold a few days ago and paid but little attention to it. Yesterday morning he was seized with a fit of coughing which continued for some time. His wife sent for physician but before he could arrive, another coughing spell came on and Duckwell died from suffocation.—St. Louis Globe Democrat, Dec. 1st, 1901."

Ballard's Horehound Syrup would have saved him. 25c, 50c and \$1.00. Sold by Freeman Bros.

To Teachers of Public schools

I hereby appoint Dec. 15 as Arbor day for the public schools of Lawrence county. I urge teachers to observe the day by planting trees and carrying out such programs as may be practicable under the circumstances.

Shool grounds should be beautiful and in no way can this be done more efficiently than by planting trees.

L. B. White, County Supt.

SIMPSON'S CALICOES!

All the New Patterns!

November Prices,

50c Per Yard!

We are Striving for a Record Breaking

NOVEMBER SALE!

And offer Record Breaking Prices

The Remainder of this Month

GOOD Quality OUTING!

Dark Plaids and Stripes!

November Price,

40c Per Yard!

Ladies and Misses Jackets.

One lot that sold at \$5.00 Gray and Black November Price **\$3.98**

One lot that sold at \$6.00 Brown and Black November Price **\$4.50**

A nice line of this seasons very latest styles in long coats all popular shades at \$5.00, \$7.50, \$8.50 and \$10.00

One lot Misses Cloaks, age 10 to 14 years in Blue Brown, Tan and Green. Were \$6.00 November Price **\$5.00**

One lot misses cloaks, age 8 to 14 years in Brown, Tan and Blue. Belted Backs. Were \$4.50 and \$5.00 November Price **\$3.98**

Other lots in the leading colors with belted and plain backs at \$1.00, \$1.50, \$2.00 and \$2.50.

Don't fail to examine our line of Furs a beautiful line at from 75c to \$5.00 Each.

Ladies Shoes.

Have just received a large shipment of the H. C. Goodman shoes, with all solid, Counters, Inner Soles, and Full Vamps. If found otherwise your money back or a new pair. Price \$1.25 and \$1.50 The same shoe in Misses and childrens at 65-85c, \$1.00 \$1.25.

The best line of ladies fine shoes in Lawrenceburg ---All new and this seasons choicest lasts at \$1.50 and up to \$3.50.

Mens and Boys Shoes.

The Goodman line all solid or your money refunded. Mens sizes \$1.50 and \$2.00. Boys sizes 13 to 2 at \$1.25 and \$1.35, 3 to 5 1-2 \$1.35 and \$1.50.

During this month only. We will sell the Edwin Clapp, Patent vici shoes at \$5.50.

48 pairs mens, Heavy work shoes worth \$1.25 and \$1.35, while they last. 98c Pair

Ladies' Underwear.

The "Set Snug" Brand with or without Fleece at 50c each the Garment Heavy Fleece Lined, Gray Mixed, **25c**

Ladies' Knit Undershirts.

All colors, 50c and \$1 each Pretty Mercerized Undershirts, Ruffled and Plaited, **AT \$1.25**

OUTINGS.

During this month we will sell all our 10c Outings at 9c Plain and fancy colors, check stripes, Favorite & Teazledown

Floor Coverings.

6 All-wool Art Squares \$10 values, \$8.75 4 Granite " " \$5 " \$4.00 Carpeting, Granite, 25c, Ingrain, 35c yd Crex Rugs, 27x60, 79c, 36x72, \$1.15

Men's Heavy, Soft, Fleece Lined UNDERWEAR! November Price, 80c A SUIT!

HARVEY & COMER, Lawrenceburg, Tennessee.

38-inch BROWN DOMESTIC! November Price, 5 Cents a Yard.

Quarterly Conference Dates

Napier Ct. New Hope..... Dec. 1
Kimmins Mis at Hohenwald... " 2-3
Hurricane Mis at Hurricane... " 5
Linden and Lobelville at Linden Dec. 8-10
Spring Creek at Lick Creek Dec. 9-10
Mt. Auburn Ct. New Zion " 12
Clifton Ct. at Duncan..... " 14
Nixon Ct. at Cherry's..... " 16-17
Savannah Station..... " 17-18
Smiths Fork Mis. Plummer " 19
Waynesboro Ct. Waynesboro " 21
Lawrenceburg Station..... " 23-24
Loretto Mis. at Loretto..... " 29
West Point Ct. Chinabee... " 30-31

W V JARETT, P E

Torture of a preacher.

The story of the torture of Rev. O. D. Moore, pastor of the Baptist church, of Harpersville, N. Y., will interest you. He says: "I suffered agonies, because of a persistent cough, resulting from the grip. I had to sleep sitting up in bed. I tried many remedies, without relief, until I took Dr. King's New Discovery for Consumption, Coughs and Colds, which entirely cured my cough, and saved me from consumption." A grand cure for diseased conditions of Throat and Lungs. At Crowder Bros druggist; price 50c and \$1.00, guaranteed. Trial bottle free.

GRIP-IT: the cold-cure that does the work in 8 hours, and will not make you sick. Try it

LIQUO-PEPSO, THE MARVELOUS TONIC. DELICIOUS AND NUTRITIOUS

A positive guaranteed cure for Indigestion, Constipation, Inactive Liver, Dyspepsia, Biliousness, Loss of Appetite and a complete cure for all Stomach and Bowel troubles. It is the greatest medicine known to modern times. It is the best because it effects a complete cure. It makes new blood, strengthens the nerves, tones up the Stomach to perfect digestion.

If you want the BOON of HEALTH use LIQUO-PEPSO. Get a bottle to-day, it will do you more good than any medicine you can buy. For sale by all leading druggists. If you fail to find it at your drug store, it will be sent you by express prepaid upon receipt of the regular price, \$1.00 per bottle or 6 bottles for \$5.00. Address,

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